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Applicants: Colin Lawrence Kilgour  
Application No. 09/904,986  
Amendment in Response to Office Action dated May 23, 2006

NOV 21 2006

**Amendments to the Specification:**

Please amend Page 9, Paragraph 4, line 2 as follows:

- "It provides a secondary market for accounts receivable trading. In current funding methods, the asset purchaser must ~~hold~~ typically hold the asset until payment is received. In this model, the same asset can be traded multiple times prior to receipt of payment."